

**INSURANCE
FRAUD**



FRAUD INVESTIGATION



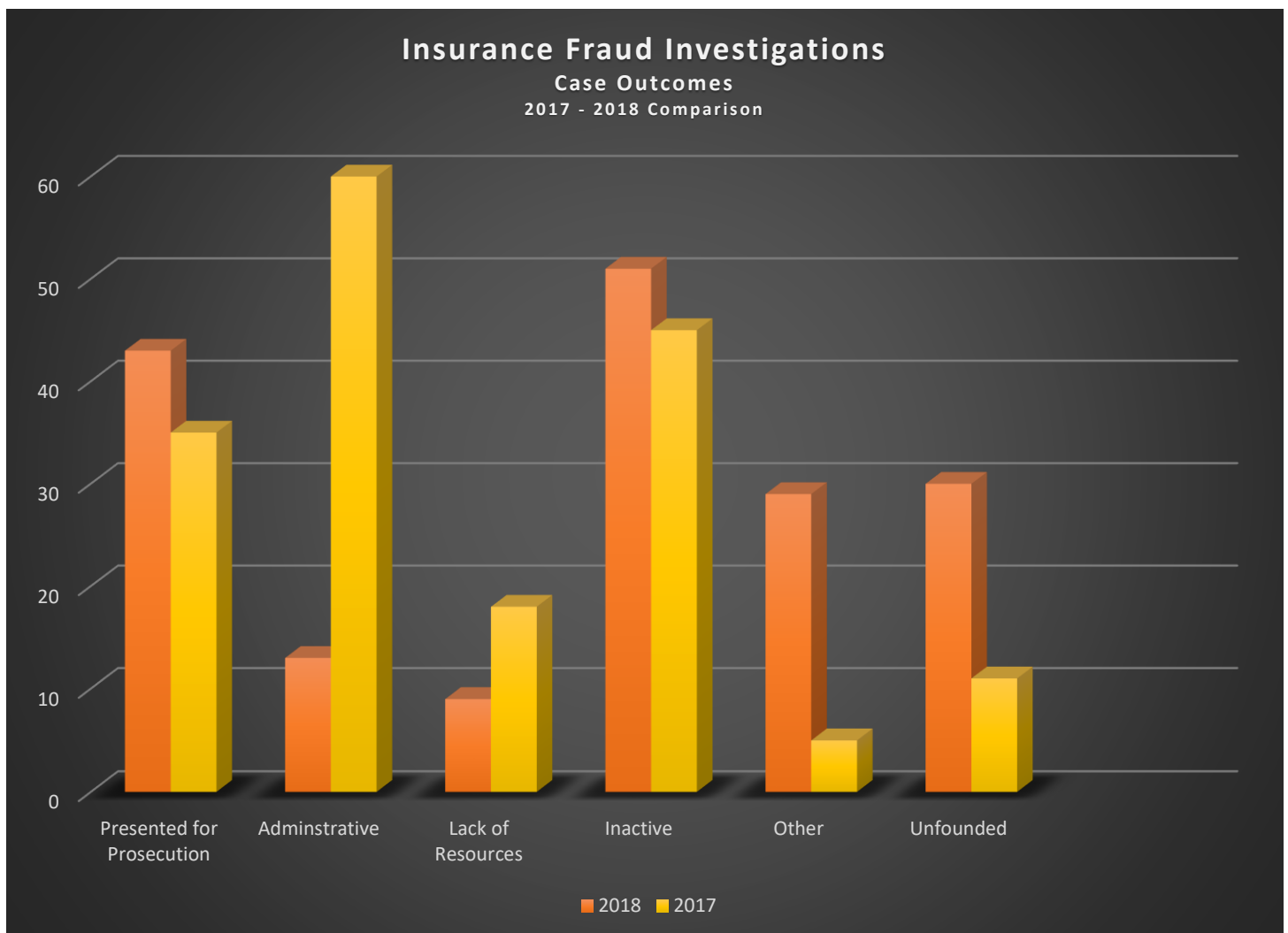
INSURANCE FRAUDS

**REPORT
INSURANCE
FRAUD**

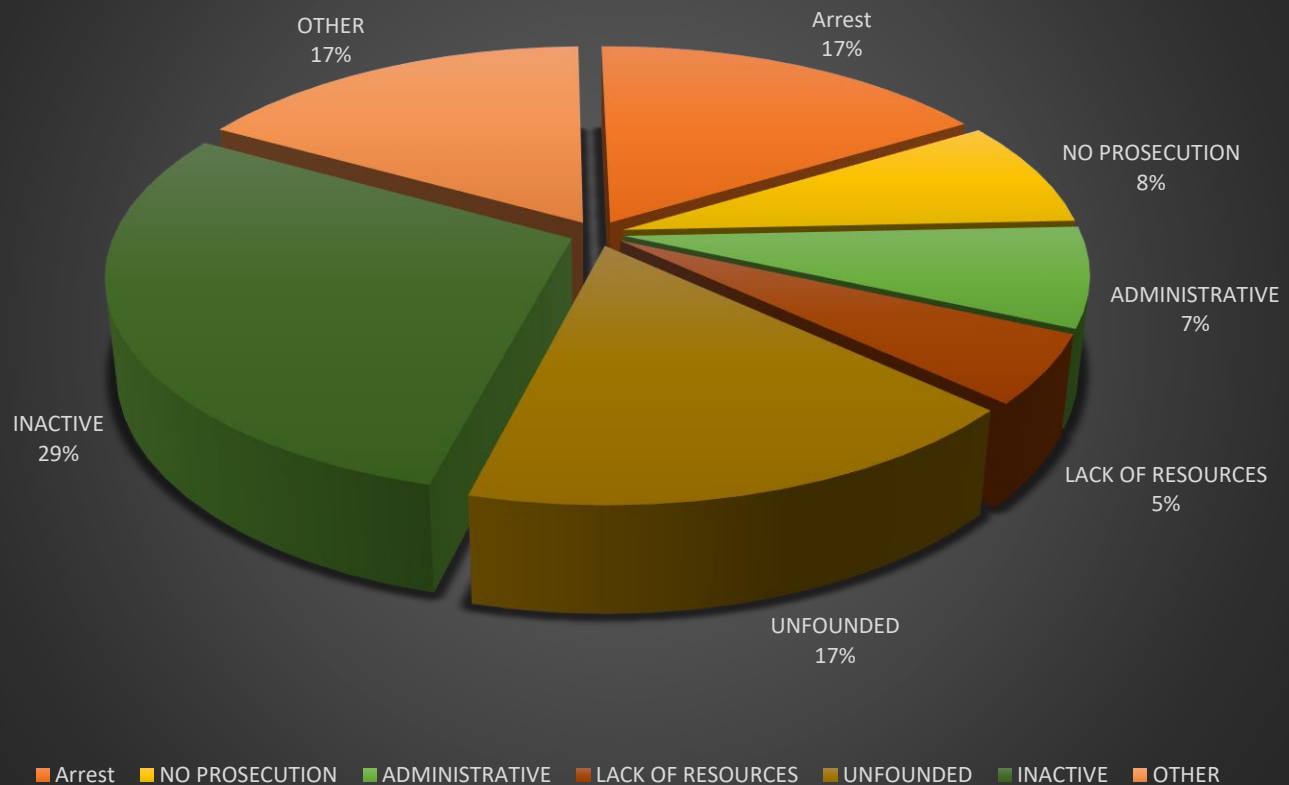
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Insurance Fraud Bureau



- In 2018, the Fraud Bureau maintained a staff of 10, (five investigators, two special agents, one forensic analyst, one intake specialist and one supervisor.)
- 225 investigation cases were pursued in 2018. 175 of those were completed and the outcome percentages are listed below (See below.)
- The Bureau meets regularly with the Alabama Chapter of International Association of Special Investigators and other members of the insurance industry to discuss trends and conduct training.
- In 2017, the capability of Forensic Computer and Electronic Analysis were added to the Bureau's functions. Through the cooperative efforts between the Department of Insurance and the Jacksonville State University Center for Applied Forensics, two of our fraud investigators conduct insurance fraud related forensic electronic examinations. These investigators are trained in the forensic analysis of electronic data, specifically, cell phones, computers and other loose media. In 2018, forensic analysis included 14 computers, 24 cell phones and 6 loose media items totaling more than 11TB of data. The bureau assists other local, state and federal law enforcement agencies with forensic analysis requests for assistance on their criminal investigations as well, (See attached 2018 Computer Analysis Statistics.)



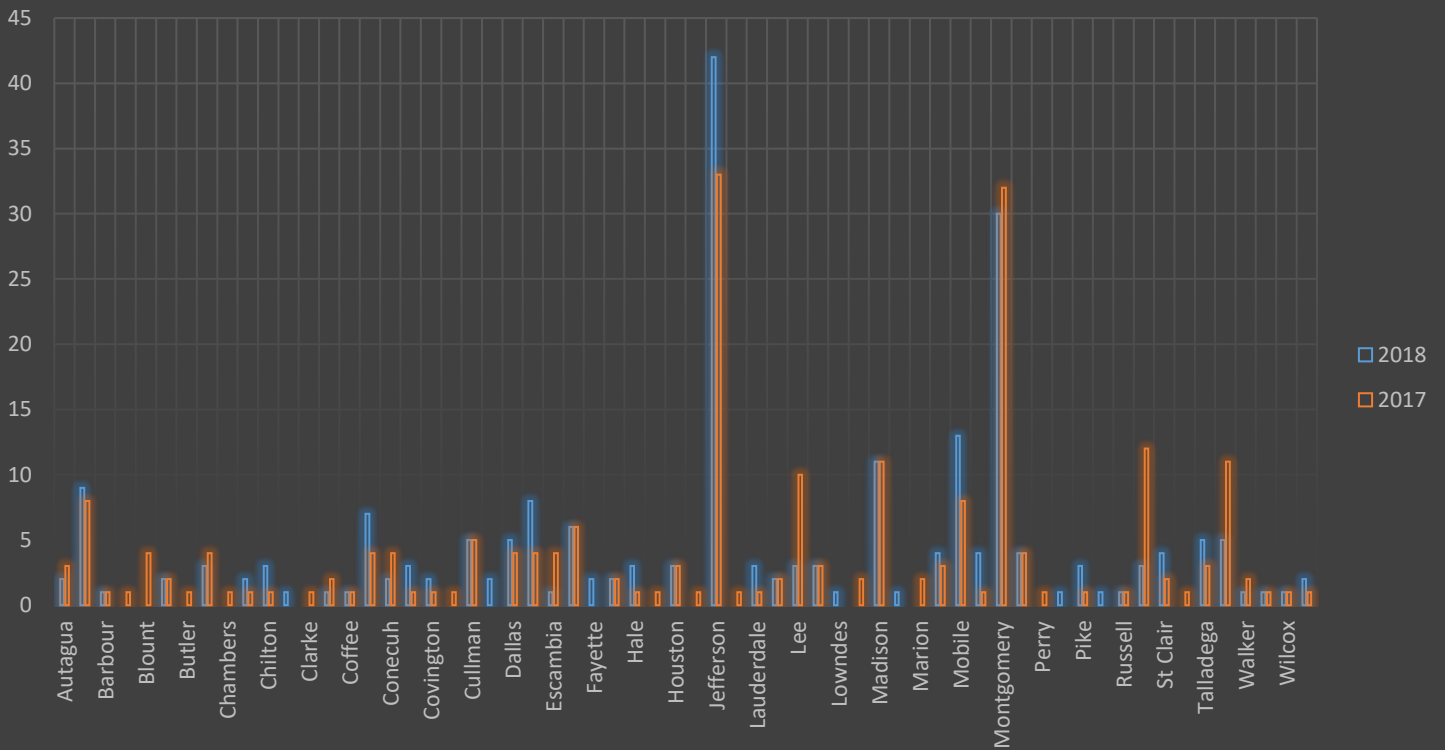
2018 INVESTIGATION CASES



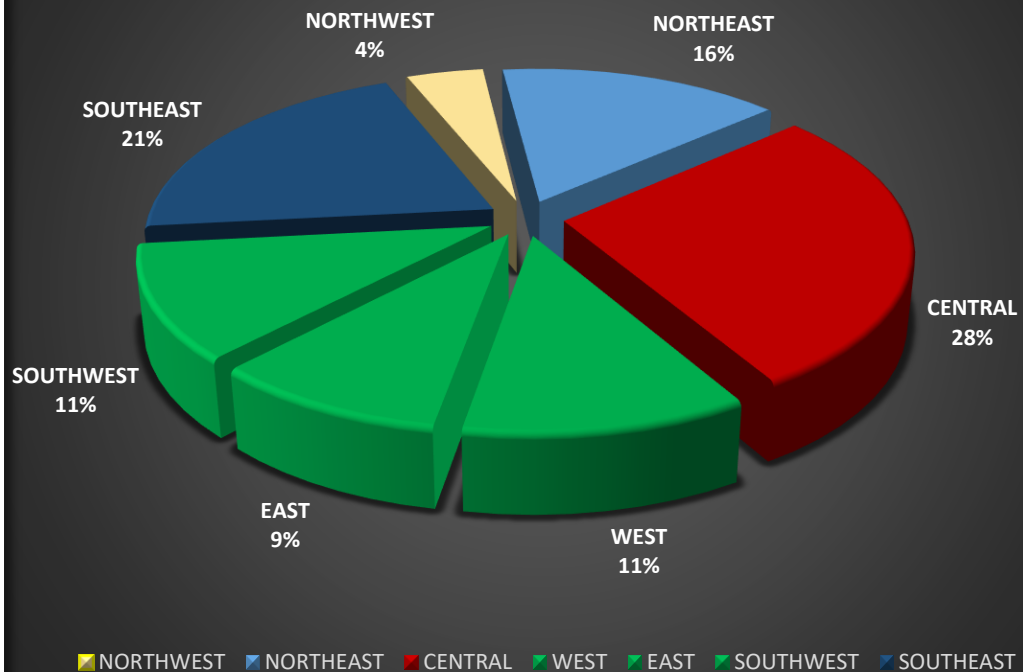
Definitions

- **Charges Filed:** Complaint concluded with criminal charges pursued; arrest warrant signed or grand jury presentations; Cases turned over to agencies other than DOI for criminal prosecution by another law enforcement or regulatory agency
- **No Prosecution:** Complaint presented to prosecuting jurisdiction but prosecution was declined.
- **Administrative:** Cases closed by decisions of the department in the best interest of the victim, witnesses or department; also referrals to legal for market conduct referrals
- **Lack of Resources:** Complaint may have merit but the investigation cannot continue due to limited resources and unlikely to result in prosecution
- **Unfounded:** Complaint was investigated and was proven to be either civil or at least “not criminal”
- **Inactive:** Complaint received has little or no information; or original complaint investigated and all leads have been exhausted without a conclusion
- **Other:** Cases closed for reasons other than any of the categories listed above

2018 Cases by County



2018 CASES BY STATE REGION



COMPUTER ANALYSIS STATISTICS

2018 Annual Report

Agencies Assisted	12
Criminal Cases Assisted	29
Computer/ DVR's Analyzed	14
Volume Examined	10.33 TB
Cell Phones Analyzed	24
Volume Examined	986 GB
Loose media/ mass storage devices Analyzed	6
Volume Examined	44 GB
TOTAL VOLUME ANALYZED	11.36 TB

Additional forensic assistance offered to other agencies: Alabama Department of Conservation, Calhoun County District Attorney's Office, Calhoun County Sheriff's Office, The Center for Applied Forensics, Oxford Police Department, Randolph County Sheriff's Office, St. Clair County Sheriff's Office, Talladega County Sheriff's Office and the Winfield Police Department.